

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

PHILLIP JOHN MCCUMBER
HEATHER LYNN WILKINSON
Debtor(s)

Case No. 17-11339GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/21/2017.
- 2) The plan was confirmed on 02/14/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/12/2018, 06/25/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/18/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,995.25.
- 10) Amount of unsecured claims discharged without full payment: \$43,298.79.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$114,136.93
Less amount refunded to debtor \$1,148.63

NET RECEIPTS: \$112,988.30

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,172.95
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,672.95

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS CENTURION B	Unsecured	156.15	326.88	326.88	56.94	0.00
CBNA	Unsecured	1,467.00	NA	NA	0.00	0.00
CHASE(*)	Unsecured	370.70	NA	NA	0.00	0.00
CHASE(*)	Unsecured	2,331.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	500.91	604.23	604.23	105.24	0.00
CITIBANK NA**	Unsecured	1,442.00	1,504.68	1,504.68	262.09	0.00
CITIBANK NA**	Unsecured	340.00	406.00	406.00	70.72	0.00
CREDITOR INFORMATION MISSING C	Unsecured	1,072.92	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING C	Unsecured	1,685.38	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,883.64	2,025.22	2,025.22	352.75	0.00
EASTERN REVENUE INCOPORATED+	Unsecured	1,419.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	0.00	7,076.79	7,076.79	1,232.63	0.00
ECMC(*)	Unsecured	0.00	11,464.34	11,464.34	1,996.85	0.00
ECMC(*)	Unsecured	0.00	8,571.57	8,571.57	1,492.99	0.00
ECMC(*)	Unsecured	NA	0.00	0.00	0.00	0.00
ECMC(*)	Unsecured	NA	0.00	0.00	0.00	0.00
ECMC(*)	Unsecured	31,124.11	4,288.00	4,288.00	746.88	0.00
ERIE COMMUNITY CREDIT UNION	Secured	16,862.00	16,475.25	0.00	17,947.42	0.00
KRISTA MCCUMBER	Priority	1.00	NA	NA	0.00	0.00
LENDING CLUB CORP*	Unsecured	9,015.90	8,941.45	8,941.45	1,557.41	0.00
LENDING CLUB CORP*	Unsecured	10,395.60	10,395.60	10,395.60	1,810.70	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	4,201.07	4,288.71	4,288.71	747.01	0.00
MIDLAND FUNDING LLC	Unsecured	2,334.00	2,459.26	2,459.26	428.35	0.00
MIDLAND FUNDING LLC	Unsecured	2,475.68	2,655.11	2,655.11	462.47	0.00
MILLCREEK COMMUNITY HOSPITAL	Unsecured	1,016.00	NA	NA	0.00	0.00
NAPA AT HAMOT MEDICAL CENTER	Unsecured	525.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	105,719.00	104,350.81	0.00	47,774.16	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	306.58	306.58	306.58	0.00
NCO FINANCIAL**++	Unsecured	1,347.87	NA	NA	0.00	0.00
PNC BANK NA	Secured	25,599.58	24,557.08	16,179.54	16,179.54	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	32.00	86.00	86.00	14.98	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	467.00	530.08	530.08	92.33	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	215.00	282.00	282.00	49.12	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	320.00	347.00	347.00	60.44	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	175.00	280.12	280.12	48.79	0.00
ST VINCENT HEALTH CENTER	Unsecured	175.00	NA	NA	0.00	0.00
ST VINCENT HEALTH CENTER	Unsecured	464.38	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	639.38	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	25.00	598.79	598.79	104.30	0.00
UPMC++	Unsecured	14.24	NA	NA	0.00	0.00
UPMC++	Unsecured	118.40	NA	NA	0.00	0.00
UPMC++	Unsecured	109.30	NA	NA	0.00	0.00
UPMC++	Unsecured	965.51	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL NATIONA	Unsecured	686.69	85.03	85.03	14.81	0.00
WELLS FARGO FINANCIAL NATIONA	Secured	0.00	705.22	705.22	705.22	0.00
WESTLAKE SERVICES LLC DBA WES	Priority	NA	20,687.76	0.00	8,694.63	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$47,774.16	\$0.00
Mortgage Arrearage	\$306.58	\$306.58	\$0.00
Debt Secured by Vehicle	\$16,179.54	\$34,126.96	\$0.00
All Other Secured	\$705.22	\$705.22	\$0.00
TOTAL SECURED:	\$17,191.34	\$82,912.92	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$8,694.63	\$0.00
TOTAL PRIORITY:	\$0.00	\$8,694.63	\$0.00
GENERAL UNSECURED PAYMENTS:	\$67,216.86	\$11,707.80	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,672.95</u>
Disbursements to Creditors	<u>\$103,315.35</u>
TOTAL DISBURSEMENTS :	<u>\$112,988.30</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/19/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.